

**I. In the Claims:**

This listing of claims will replace all prior versions and listings of the claims.

1. (Currently Amended): A method of conducting a PIN-enabled stored value account return transaction, comprising:

receiving a return request for a stored value account having an associated value purchased in a previous transaction, wherein the return request comprises a PIN associated with the stored value account, and wherein the PIN is operative to ~~insert~~ credit ~~the associated value into~~ a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been ~~inserted~~ credited into the customer account; and

providing a response to the return request.

2. (Original): The method of claim 1, further comprising:

determining a refund amount.

3. (Currently Amended): The method of claim 2, wherein the step of determining a refund amount includes:

responsive to a determination that the associated value has not been credited ~~inserted~~ into the customer account, setting the refund amount equal to the associated value; and

responsive to a determination that the associated value has been credited ~~inserted~~ into the customer account, setting the refund amount to zero.

4. (Original): The method of claim 3, wherein the response includes the refund amount.

5. (Cancelled)

6. (Original): The method of claim 5, wherein the response includes the refund amount.

7. (Original): The method of claim 1, further comprising:

determining an authorization result; and

preparing the response, wherein the response includes the authorization result.

8. (Currently Amended): The method of claim 7, wherein the action of determining an authorization result includes:

responsive to a determination that the associated value has not been credited ~~inserted into~~ the customer account, setting the authorization result to include a positive return authorization; and

responsive to a determination that the value has been credited ~~inserted into~~ the customer account, setting the authorization result to include a negative return authorization.

9. (Original): The method of claim 1, further comprising:

storing information associated with the stored value account in a database entry.

10. (Original): The method of claim 9, further comprising:

amending the database entry to indicate that the stored value account is deactivated.

11. (Original): The method of claim 1, further comprising:

crediting a merchant for an amount associated with the stored value account by a central processor, wherein the merchant sold the associated value to the customer in the previous transaction, and wherein the amount was previously owed by the merchant as a result of the previous transaction.

12. (Original): The method of claim 2, further comprising:

providing the refund amount to a customer, wherein the customer purchased the stored value account in the previous transaction.

13. (Original): The method of claim 1, further comprising:

deactivating the PIN.

14. (Original): The method of claim 1, further comprising:

deactivating the stored value account by a central processor.

15. (Previously Presented): The method of claim 1, wherein the return request is received by a merchant terminal from a customer.

16. (Previously Presented): The method of claim 1, wherein the return request is received by a central processor from a merchant terminal.

17. (Previously Presented): The method of claim 16, wherein the return request comprises an identifier associated with the merchant terminal, further comprising:

determining by the central processor whether the merchant terminal is authorized to make a return request based on the identifier.

18. (Previously Presented): The method of claim 16, wherein the return request is received over a telephone network from a phone number identified using automatic number identification, further comprising:

determining by the central processor whether the merchant terminal is authorized to make a return request based on the identified phone number.

19. (Previously Presented): The method of claim 16, wherein the return request is received over the internet from an IP address identified by the central processor, further comprising:

determining by the central processor whether the merchant terminal is authorized to make a return request based on the identified IP address.

20. (Previously Presented): The method of claim 16, wherein the return request is received over a dedicated data line.

21. (Original): The method of claim 1, wherein the associated value is redeemable for internet access.

22. (Original): The method of claim 1, wherein the associated value is redeemable for film processing.

23. (Original): The method of claim 1, wherein the stored value account is a gift account.

24. (Original): The method of claim 1, wherein the stored value account is a prepaid gas account.

25. (Original): The method of claim 1, wherein the stored value account is a prepaid grocery account.

26. (Original): The method of claim 1, wherein the stored value account is a prepaid entertainment account.

27. (Original): The method of claim 1, wherein the stored value account is a prepaid movie account.

28. (Original): The method of claim 1, wherein the stored value account is a downloadable ring tone account.

29. (Original): The method of claim 1, wherein the stored value account is a downloadable game account.

30. (Original): The method of claim 1, wherein the stored value account is a downloadable movie account.

31. (Original): The method of claim 1, wherein the stored value account is a downloadable music account.

32. (Original): The method of claim 1, wherein the stored value account is a downloadable music account that uses at least one of MP3, MP4, WMV, and WAV music formats.

33. (Original): The method of claim 1, wherein the stored value account is a customer rewards account.

34. (Original): The method of claim 1, wherein the stored value account is at least one of a bridge and road toll account.

35. (Original): The method of claim 1, wherein the associated value is redeemable for long distance telephone communication.

36. (Original): The method of claim 1, wherein the associated value is redeemable for wireless communication.

37. (Original): The method of claim 1, wherein the associated value is redeemable for wireless telephone service.

38. (Original): The method of claim 1, wherein the associated value is redeemable for paging services.

39. (Original): The method of claim 1, wherein the associated value is redeemable for internet-enabled communication services.

40. (Original): The method of claim 1, wherein the associated value is redeemable for wireless web access.

41. (Original): The method of claim 1, wherein the associated value is redeemable for emergency road service.

42. (Original): The method of claim 1, wherein the associated value is redeemable for at least one of legal service, accounting service, and tax service.

43. (Original): The method of claim 1, wherein the associated value is redeemable for transportation service.

44. (Original): The method of claim 1, wherein the associated value is redeemable for online dating services.

45. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

receiving from a customer a request to return a stored value account purchased in a prior transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit ~~insert the associated value into~~ a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been credited ~~inserted into~~ the customer account; and

determining whether to refund the stored value account based on the determining action.

46. (Original): The method of claim 45, wherein the refund is a partial refund.

47. (Original): The method of claim 45, wherein the refund is a full refund.

48. (Currently Amended): The method of claim 45, further comprising:

responsive to a determination that the associated value has not been credited ~~inserted into~~ the customer account, refunding the associated value.

49. (Currently Amended): The method of claim 45, further comprising:

responsive to a determination that the associated value has been credited ~~inserted into~~ the customer account, denying the customer request.

50. (Original): The method of claim 45, further comprising:

deactivating the stored value account, wherein the stored value account is active prior to the customer's request.

51. (Original): The method of claim 45, further comprising:

deactivating the PIN, wherein the PIN is active prior to the customer's request.

52. (Original): The method of claim 45, wherein the refunding action comprises providing money to the customer.

53. (Currently Amended): The method of claim 45, further comprising:  
responsive to a determination that the associated value has not been credited ~~inserted into~~  
the customer account, refunding the associated value.

54. (Original): The method of claim 51, wherein the request comprises entering the PIN at a merchant terminal.

55. (Original): The method of claim 51, wherein the request comprises entering the PIN at a merchant terminal twice.

56. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

storing stored value account information in a database entry, wherein the stored value account information is associated with a stored value account, the stored value account has an associated value that was purchased by a customer in a prior transaction;

receiving a return request for the stored value account, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit insert ~~the associated value into~~ a customer account with a provider of goods or services with the associated value;

receiving a request to deactivate the stored value account from a first merchant terminal;  
determining whether the associated value has been credited ~~inserted into~~ the customer account; and

deactivating the stored value account based on the determining action.

57. (Original): The method of claim 56, further comprising:

passing a deactivation confirmation to the first merchant terminal.

58. (Original): The method of claim 56 wherein the prior transaction comprises distributing a PIN to a second merchant terminal for distribution to the customer.

59. (Original): The method of claim 58, wherein the first merchant terminal and the second merchant terminal are identical.

60. (Original): The method of claim 56, further comprising:

amending the database entry based on the determining step.

61. (Canceled)

62. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

receiving from a merchant terminal a return request for a stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, the PIN is operative to redeem the associated value, and the request is based on a request for a refund by the customer;

determining whether the associated value has been credited ~~inserted into~~ a customer account with a provider of goods or services; and

passing an authorization response to the merchant terminal based on the determining action.

63. (Currently Amended): The method of claim 62, wherein the authorization response comprises an indication that the value has not been credited ~~inserted into~~ the customer account.

64. (Cancelled)

65. (Currently Amended): The method of claim 62, where the authorization response comprises an indication that the value has been credited ~~inserted into~~ the customer account.

66. (Original): The method of claim 62, wherein the authorization response comprises an authorization to provide a refund to a customer, wherein the customer purchased the PIN in the prior transaction.

67. (Currently Amended): The method of claim 62, wherein the request to determine whether the associated value has been credited ~~inserted into~~ the customer account comprises an identifier.

68. (Currently Amended): A method of conducting a stored value account return transaction, comprising:

selling a PIN to a customer, wherein the PIN is associated with a value, and wherein the PIN is operative to credit ~~insert~~ the associated value ~~into~~ a customer account with a provider of goods or services;

receiving from the customer a request for a refund, wherein the request comprises the PIN;

determining whether the associated value has been credited ~~inserted~~ into the customer account; and

determining whether to provide a refund to the customer based on the determining action.

69. (Currently Amended): A system for conducting a PIN-enabled stored value account return transaction, comprising:

an input device for receiving a return request for a stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit ~~insert the associated value into~~ a customer account with a provider of goods or services with the associated value;

a processor for determining whether the associated value has been credited ~~inserted~~ into the customer account; and

an output device for passing a response to the return request.

70. (Currently Amended): A computer-readable medium encoded with computer program code to conduct a stored value account return transaction, the program code effective to perform the following:

receive a return request for a stored value account having an associated value purchased in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit ~~insert the associated value into~~ a customer account with a provider of goods or services with the associated value;

determine whether the associated value has been credited ~~inserted~~ into the customer account; and

determine a refund amount for the stored value account.

71. (Currently Amended): A method of conducting a PIN-enabled stored value account return transaction, comprising:



receiving a return request for a stored value account having an associated value provided other than by purchase in a previous transaction, wherein the request comprises a PIN associated with the stored value account, and wherein the PIN is operative to credit ~~insert the associated value into~~ a customer account with a provider of goods or services with the associated value;

determining whether the associated value has been credited ~~inserted into~~ the customer account; and

providing a response to the return request.